

FIRST INTERNATIONAL BANK OF ISRAEL LTD

Registry Number: 520029083

To: Israel Securities Authority

www.isa.gov.il

To: Tel Aviv Stock Exchange Ltd.

www.tase.co.il

Form Number: T081 (**Public**)

Transmitted via MAGNA: 17/11/2025

Reference: 2025-01-087870

Immediate Report on Cash Dividend Distribution for Securities

Regulation 37(a) of the Securities Regulations (Periodic and Immediate Reports), 1970

1. We hereby report that, on the date 16/11/2025, it was decided to pay a dividend.

2. Record Date (Ex-Date): 24/11/2025

Payment Date: 01/12/2025

3. Payment Details:

- Dividend distributed from an Israeli resident company (breakdown of dividend sources and tax rates, see section 7A)
- ☐ Dividend distributed by a real estate investment fund (breakdown of dividend sources and tax rates, see section 7C)

Entitled Security Number	Security Name	Dividend Amount per Security	Dividend Amount Currency	Payment Currency	Official Payment Rate as of Date	Tax Rate for Individuals (%)	Tax Rate for Corporates (%)
593038	Ordinary share of 0.05 NIS par value	4.3456576	NIS	NIS	_____	25	0

- ☐ Dividend distributed from a foreign resident company (tax rates, see section 7B)

Dividend Amount must be specified to 7 decimal points if in NIS, 5 decimal points if in another currency.

4. Total dividend amount to be paid is: *436,000,000 NIS.*

5. Company's retained earnings as defined by section 302 of the Companies Law, 1999, after this distribution:
13,234,000,000 NIS.

6. Dividend approval process:

See section 10 below.

Distribution above is NOT subject to court approval under section 303 of the Companies Law.

The final dividend amount per share is subject to adjustments due to:

The final amount per share can be updated up to 2 trading days before the record date.

7. The following withholding tax rates are for execution by TASE members:

7A. Composition of dividend sources distributed from an Israeli resident company for shares and financial instruments, excluding REIT:

	% of Dividend	Individuals	Corporations	Foreign Residents
Taxable corporate income (1)	100	25%	0%	25%
Income derived from abroad (2)	0	25%	23%	25%
Income from Approved/Preferred Enterprises (3)	0	15%	15%	15%
Income from Irish Preferred Enterprise up to 2013 (4)	0	15%	15%	4%
Income from Irish Preferred Enterprise from 2014 (5)	0	20%	20%	4%
Preferred income	0	20%	0%	20%
Income from approved tourism/agriculture (6)	0	20%	20%	20%
Income from approved/benefited enterprise that filed waiver notice (7)	0	15%	0%	15%
Distribution classified as capital gain	0	25%	23%	0%
Distribution by Participating unit	0	0	0	0
Other	0	0	0	0

Explanation:

- 1. Taxable corporate income: Profits/dividends sourced from income generated or accrued in Israel, directly or indirectly received from another entity subject to corporate tax.
- 2. Income sourced from abroad: Income generated abroad not taxed in Israel.
- 3. Including income from preferred tourist enterprise with election/operation year up to 2013.
- 4. Irish preferred enterprise, selection up to 2013.
- 5. Irish preferred enterprise, selection from 2014 onwards.
- 6. Including income from preferred tourist enterprise, election/operation year from 2014 onwards.
- 7. Approved or preferred enterprise that submitted waiver notice by 30/06/2015, after deduction of applicable corporate tax.

7B. Dividend distributed from foreign resident company

	Individuals	Corporations	Foreign Residents
Dividend from foreign resident company	25%	23%	0%

7C. Dividend distributed by REIT (Real Estate Investment Trust)

	% of Dividend	Individuals (1)	Corporations	Foreign Resident Corporations	Tax-Exempt Fund	Provident Fund (2)
Capital gain / land appreciation / depreciation (3)	_____	25%	23%	23%	0%	0%
Other taxable income (e.g., rent)	_____	47%	23%	23%	23%	0%
From income-producing assets for rental housing	_____	20%	20%	20%	0%	0%
Income taxed by REIT (4)	_____	25%	0%	25%	0%	0%
Exceptional income	_____	70%	70%	70%	60%	70%
Other	_____	_____	_____	_____	_____	_____
Weighted Withholding Tax Rate	100	_____	_____	_____	_____	_____

Notes:

1. Individuals include mutual fund taxable income and foreign resident individuals.
2. Provident fund for pension, benefit or compensation as defined in the Income Tax Ordinance, and foreign pension fund resident in a reciprocating state.
3. Capital gain or appreciation, except from the sale of real estate held short-term, and revenue up to depreciation expenses.
4. Distribution from income already taxed by the fund under Section 64A4(e).

8. Number of the corporation’s dormant securities not entitled to a dividend and which require a waiver letter for receiving the dividend payment:

9. Effect of the dividend distribution on convertible securities:

- ☐ The company has no convertible securities
- ☐ The dividend distribution has no effect on convertible securities
- ☒ The effect of the dividend distribution on convertible securities is as follows:

Security Name	Security Number	Remarks
Employee Warrants (non-tradeable)	1220102	If the bank distributes profits (dividends) in cash to all shareholders, and the record date for entitlement falls after option grant but before their actual exercise, the exercise price of each option that has not yet been exercised before the record date will be reduced by the full gross dividend amount per share (up to the par value of the share) as distributed as described.

10. Directors’ Recommendations and Resolutions regarding the Dividend Distribution as per Regulation 37(a)(1) of the Securities Regulations (Periodic and Immediate Reports), 1970:

[Dividend-16-11-25_isa.pdf](Z:\MAGNA\16-11-25-דיבידנד\16.11.25 דיבידנד\2025\דיבידנד\חריגים\אירועים הראשון\הבינלאומי הראשון\דיבידנד\16.11.25 דיבידנד-16-11-25_isa.pdf)

Details of the Authorized Signatories on behalf of the Corporation:

#	Name	Position	Additional Details
1	Nachman Nitzan	Other	VP, CFO, Head Accountant Division
2	Aviad Biller, Adv.	Company Secretary	

Explanation: According to Regulation 5 of the Securities Regulations (Periodic and Immediate Reports, 1970), a report submitted under these regulations must be signed by those authorized to sign on behalf of the corporation. Staff position on this issue can be found at the Authority’s website: [Click here](#)

Company Details

- **Reporting Entity:** FIRST INTERNATIONAL BANK OF ISRAEL LTD.
- **Short Name on TASE:** First International
- **Address:** Rothschild 42, Tel Aviv 66883
- **Phone:** 03-5196223, 03-5196111
- **Fax:** 03-5100316
- **E-mail:** MAZKIR@FIBIMAIL.CO.IL
- **Website:** www.fibi.co.il
- **Previous Names of Reporting Entity:**
- **Name of Electronic Reporter:** Aviad Biller
- **Role:** Adv., Company Secretary
- **Phone:** 03-5196223
- **Fax:** 03-5100316
- **E-mail:** biller.a@fibi.co.il

The securities of the corporation are listed for trading on the Tel Aviv Stock Exchange.

Date of form structure update: 21/10/2025